

November 30, 2012

Ms. Marlene Dortch, Secretary Federal Communications Commission 445 12th Street, SW Washington, D.C. 20554

Re: DA 12-1863, IB Docket No. 12-340; RM-11683

Dear Ms. Dortch:

As a broker of insurance products, my success often times hinges on the disposable income of potential customers. While we both can appreciate the need for health insurance, many times the economic risk individuals and families are willing to take is simply an economic decision in the short term Therefore, the growth of jobs is critical to the success of small businesses like mine. When I read that despite a challenging economy, mobile innovation is estimated to have created well over 1 million U.S. jobs over the past four years, I am excited about the opportunities this creates not just for those acquiring the jobs, but the ancillary benefits so many other businesses see as well. Of course, this is in addition to the benefit that I as a mobile device user enjoy! The faster we can connect Americans to the knowledge economy, the more secure our nation's economic competitiveness will be in the 21st century.

Ohio, like many States I am sure, has a varying range of ability to access broadband network. In major metropolitan areas like Columbus, Cleveland or Cincinnati, access is readily available – although not economical for many. In rural areas of Southeastern Ohio, i.e. Appalachia, and Northwest Ohio, access is not nearly as readily available.

These disparities have real financial impact. Spectrum is a finite resource and an increasingly valuable one that has shown remarkable impact on our economy and society at large. Studies showed that the wireless industry accounted for \$33 billion in productivity improvements for U.S. businesses in areas like medicine, fuel efficiency and sales and inventory management. Over the next decade, wireless broadband is projected to account for more than a trillion dollars in increased productivity. Perhaps more importantly, wireless broadband provides unprecedented opportunities to empower individuals and families across all socioeconomic classes be enabling greater connectivity and facilitating core societal blocks like education. By ensuring that sufficient wireless broadband spectrum reaches consumers, entrepreneurs and businesses, the FCC can drive economic growth and improve the fabric that knits together our communities.

Tel: 614-921-9100 Fax: 614-734-9392 3982 Powell Road, Suite 208 Powell, OH 43065 www.garnerinsuranceservices.com cindy@garnerinsuranceservices.com Given the many reasons to ensure that more mobile broadband spectrum is available to meet consumer demand, the FCC should push forward on all options, from incentive auctions to public-private sharing, to enable increased wireless broadband use throughout America. Moreover, I would be remiss to note that the FCC has a stated public interest mission to manage spectrum resources such that Americans are not gouged by prices essentially set by a less than a handful of market makers.

In light of the need to increase competition and mobile broadband spectrum supply in the wireless marketplace, the FCC should grant LightSquared's application to modify its license to vacate use of 10 MHz of spectrum closest to the GPS-L1 band and be authorized to share use of 5 MHz that LightSquared can develop into a competitive, nationwide mobile broadband network. The company is uniquely suited to make this particular 5 MHz block of federal spectrum (1675 – 1680 MHz) available to wireless broadband consumers because it is currently authorized to provide service in an adjoining 5 MHz block (1670 – 1675 MHz) and already has experience coordinating with federal users in the spectrum neighborhood. As importantly, should the FCC grant the LightSquared's application, the company's commitment to "immediately expand on its multi-billion dollar investment to build a network that brings more competition, choice and access to hundreds of millions of Americans more quickly than any other potential new wireless network operator," is an investment that would benefit many of us in Ohio.

I appreciate the FCC's efforts to free up spectrum and unleash the opportunities of mobile broadband. However, to ensure America's future economic competitiveness, it is critical the FCC explore every option and put forth maximal effort to facilitate access to fast, high-capacity, ubiquitous and affordable mobile broadband for all Americans. Granting LightSquared's application to cooperatively share 5 MHz of federal spectrum certainly seems like a policy solution that furthers FCC's efforts in an innovative and efficient manner.

Thank you for your consideration of my comments.

Sincerely,

Curdy Crarg Cindy J. Garner-Craig, President

cc:

U.S. Senator Sherrod Brown
U.S. Senator Rob Portman
Speaker John Boehner, U.S. House of Representatives

U.S. Representative Bob Latta U.S. Representative Pat Tiberi